United States Bankruptcy Court Southern District of Alabama

IN RE:		,	Saga Na		
-			Case No.		
SSN: XXX-XX SSN	: XXX-XX		Chapter 13		
Date:					
СН	APTER 13	P]	LAN		
Check	if this is an Amend	led	Plan		
CREDITOR'S RIGHTS WILL BE AFFECTED BY and discuss them with your attorney.	Y THIS PLAN. You	sh	ould read this and other	r do	cuments sent to you carefully
TO FILE AN OBJECTION TO CONFIRMATIO Court's website at www.alsb.uscourts.gov , or you m Confirmation must be filed seven (7) days before the	nay scan the documen	ıts			
PROOFS OF CLAIM. Proofs of claim must be filed may scan the documents into the ECF system at the contact that the contact is the contact that		ank	ruptcy Court's website	at <u>v</u>	vww.alsb.uscourts.gov, or you
THIS PLAN DOES NOT ALLOW CLAIMS. Credi	itors <u>must</u> file a Proof o	of (Claim to be paid.		
MOTION TO EXTEND PLAN			INCLUDED		NOT INCLUDED
NONSTANDARD PROVISIONS, SET OUT IN PA	ART 12(d)		INCLUDED		NOT INCLUDED
1. PAYMENT AND LENGTH OF PLAN For months Debtor(s) will make regular mon \$ per month for m		tru	stee as follows:		
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-					
Plan payments shall be paid directly to the Chapter 13 Chapter 13 Trustee shall pay the filing fee from Plan pa		ing	address: P.O. Box 177	9, N	Memphis, TN 38101-1779. Th
2. SECURED PRECONFIRMATION ADEQUATE	E PROTECTION PA	ΥN	MENTS AND PAYME	NT	S TO LESSORS
The Debtor proposes that the Trustee make adequate pursuant to §1326(a)(1) as follows:	protection payments, o	r p	ayments to lessors prior	f to	the confirmation of this Plan,
CREDITOR	COLLATE	RA	L DESCRIPTION		AMOUNT OF MONTHLY PAYMENT

The Trustee shall commence making such payments to creditors holding allowed claims secured by an interest in real and personal property or leases of real and personal property consistent with the Trustee's distribution process and only after the timely filing of a proof of claim by such creditor. In the event of preconfirmation conversion and/or dismissal, all adequate protection payments received by the Trustee shall be distributed to creditors as so designated. The Trustee shall receive the percentage fee fixed under 28 U.S.C. §586(e) on all adequate protection payments. Upon confirmation the treatment of such claims will be governed by Sections 3 and 5.

3. POST-CONFIRMATION SECURED ALTERNATE MONTHLY PAYMENTS

The debtor proposes that the Trustee make the following Alternate Monthly Payments (AMP) beginning on the first distribution after entry of a Confirmation Order and until such time as the Attorney's fees provided for in Section 4 are paid in accordance with Amended Local General Order No. 4.

CREDITOR	COLLATERAL DESCRIPTION	AMOUNT OF AMP PAYMENT

4. ATTORNEY'S FEES FOR DEBTOR(S)' BANKRUPTCY COUNSEL

The following attorney's fees shall be paid by the Trustee pursuant to Amended Local General Order No. 4.

DEBTOR'S COUNSEL	TOTAL FEE

5. SECURED BY COLLATERAL

Unless otherwise ordered by the Court, the Trustee shall treat the secured claim(s) listed in this section on the terms and conditions set forth herein. Any portion of a secured claim that exceeds the amount(s) set forth in this section shall be paid as a general unsecured claim pursuant to Section 9.

CREDITOR	COLLATERAL DESCRIPTION	SECURED CLAIM AMT PAID THROUGH PLAN	INTEREST RATE	§1325(a)(5)

Debtor shall pay all other allowed secured creditors in full pro-rata after payments set forth in Sections 5 and 6.

6. DOMESTIC SUPPORT OBLIGATIONS

The Debtor proposes that the Trustee shall pay the following pre-petition Domestic Support Obligations (DSO) pursuant to \$507(a)(1) unless the claimant agrees or the Court orders otherwise. The DSO creditor shall receive the proposed AMP payment along with the secured creditors listed in Section 3. Once the Attorney's fees are paid in full, the DSO creditor shall be paid the proposed preference payment along with secured creditors listed in Section 5. The Debtor shall directly pay all Domestic Support Obligations that become due after the filing of the petition.

CREDITOR	SCHEDULED ARREARAGE	AMOUNT OF AMP PAYMENT	PREFERENCE PAYMENT

7. CURING DEFAULTS AND MAINTAINING DIRECT PAYMENTS

Debtor shall maintain the following monthly payments and pay them directly to creditor. Trustee shall pay the allowed claims for arrearages at 100% pro-rata through this Plan after payments set forth in Sections 5 and 6.

CREDITOR	COLLATERAL DESCRIPTION	DIRECT PAYMENT	SCHEDULED ARREARAGE

8. PRIORITY CLAIMS (EXCLUDING DOMESTIC SUPPORT OBLIGATIONS)

The Debtor will pay all priority claims pursuant to §1322(a)(2) in full, pro rata unless claimant expressly agrees otherwise.

CREDITOR	TYPE OF PRIORITY	SCHEDULED AMOUNT

9. UNSECURED CLAIMS

Allowed non-priority unsecured claims shall be paid through the distribution of all available disposable income at a percentage to be determined by the Trustee for the number of months set forth in Section 1. No interest shall be paid on general unsecured claims.

10. SURRENDERED PROPERTY

Debtor surrenders the following collateral. Upon confirmation, the automatic stay (under §§ 362(a) and 1301 (a)) is lifted as to surrendered collateral. Any claim submitted by such creditor will receive no distribution under this Plan until an unsecured proof of claim is filed by such creditor.

CREDITOR	COLLATERAL DESCRIPTION

11. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Executory contracts and/or leases receive the following designated treatment. For all executory contracts or unexpired leases being assumed by the Debtor pursuant to this Plan, the Debtor shall make all pre-confirmation § 1326 adequate protection payments directly to the creditor pursuant to the terms of the contract. For all contracts assumed, the Debtor shall continue to make all payments directly to the creditor pursuant to the terms of the contract following the confirmation of the Debtor's Plan.

CREDITOR	PROPERTY DESCRIPTION	REJECT	ASSUME

Prepetition lease arrears shall be paid directly to creditor by Debtor(s) on all assumed leases. Claims filed on rejected leases shall be treated as general unsecured claims.

12. OTHER PLAN PROVISIONS AND MOTIONS

(a) **Property of the Estate**

Property of the Estate shall re-vest in the Debtor(s) upon discharge or dismissal of the case. Proceeds from any potential or pending cause of action or other asset not yet liquidated are property of the Estate and must be paid to the Chapter 13 Trustee pending further order of the Court.

(b) Direct Payment by Debtor

Secured creditors and lessors to be paid directly by the Debtor(s) and/or Co-Debtors may continue to mail to Debtor(s) the customary monthly notices or coupons notwithstanding the automatic stay.

(c) Exemption Limitations

The Debtor(s)' exemptions in real and personal property are specifically limited to those allowed under applicable state and federal laws. To the extent that Debtor(s)' asset values exceed allowable exemption limits, the non-exempt portions shall be the

	ustee. The terms of this provision shall not be construed to limit inptions pursuant to the Bankruptcy Code, or in any way limit f assets.
Other Provisions of the Plan Not Elsewhere Described:	
DEBTOR'S SIGNATURE	DATE
DEBTOR'S SIGNATURE	DATE
DEBTOR'S COUNSEL'S SIGNATURE	DATE